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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First named inventor: Ian E. Abrahams

Serial No.: 09/774,538

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Title: System for Managing Risk

Group Art Unit: 3623

Examiner: Choi, Peter H.

RESPONSE TO FINAL OFFICE ACTION

Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Sir:

This paper is filed in response to the final Office action  
mailed November 3, 2006.

**\*\*\*If any fee and/or extension is required in addition to any enclosed  
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